

When it Comes to Overdraft Protection, You Have Options.



Every once in a while the unexpected happens. When it does, overdraft protection will keep you covered, and we offer you three different options from which to choose.



CALIFORNIA BANK
TRUST

Select the Overdraft Protection Option that Works Best for You.

Avoid the cost, inconvenience, and embarrassment that can result from a check being returned due to insufficient funds with overdraft protection.

We offer three overdraft protection options:

1. Account Overdraft Protection Service – A service which links your checking account to another CB&T account. Your secondary account can be your savings, Money Market, MoneyPlus or another checking account. Funds, if available, are automatically transferred to prevent overdrafts. A fee, currently \$10, is charged each day that a transfer is made.*

2. Money Reserve – A line of credit designed for consumers and sole proprietors that is linked to your checking account. There is no fee for Money Reserve unless it is used. Account activity is shown on your monthly checking account statement.

3. Courtesy Approval Service – A separate service for ATM and one-time debit card transactions. This option provides the opportunity for approval of your ATM and one-time debit card transactions that require funds in excess of your account balance. **Note:** *Courtesy Approval Service does not guarantee that transactions will be authorized, only that CB&T may consider doing so. An insufficient funds fee (assessed on each approved transaction) of \$34.00 will apply, with a daily maximum of \$170.**

Call (800) 355-0512 to talk with a CB&T banker who can connect you with an Overdraft Protection solution today.



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* In addition, if the account remains overdrawn then an Overdraft Service fee \$6.00 a day will be assessed for each day after four consecutive days that the account is overdrawn \$25 or more. Accounts that remain overdrawn for 30 days or more will be subject to closure. Factors such as how long your account has been opened, balances maintained, past overdrafts, and the amount of the transaction, are used to determine whether to allow the transaction.

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